

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Serial No. .... 10/630,857  
Filing Date ..... July 31, 2003  
Inventor ..... Robert Wiest  
Group Art Unit..... 3629  
Confirmation No..... 9086  
Examiner ..... Carter, Candice  
Attorney's Docket No. .... ER1-0015US  
Title: SYSTEMS AND METHODS FOR MULTI-LEVEL BUSINESS  
PROCESSING

**RESPONSE TO FINAL OFFICE ACTION DATED DECEMBER 3, 2008**

To: Commissioner of Patents and Trademarks  
P.O. Box 1450  
Alexandria, VA 22313-1450

From: Tim R. Wyckoff (Tel. 206-315-4001)  
**Customer No. 29150**  
601 W. Riverside Ave, Suite 1400  
Spokane, WA 99201

Sir:

This communication is responsive to the Office Action dated December 3, 2008, for which a three-month shortened statutory period for response is set for March 3, 2009. Please amend the above-captioned application as follows.

Fees will be paid by credit card through the EFS Web; however the Commissioner is hereby authorized to charge any deficiency of fees and credit any overpayments to Deposit Account Number 12-0769.

**INTRODUCTORY COMMENTS**

**Listing of the Claims** begins on page 3 of this paper.

**Remarks** begin on page 9 of this paper.